

***IN THE UNITED STATES PATENT AND TRADEMARK OFFICE***

Applicants: Williams et al.

Title: COMPUTERIZED SYSTEMS  
AND METHODS FOR  
FACILITATING THE FLOW OF  
CAPITAL THROUGH THE  
HOUSING FINANCE  
INDUSTRY

Appl. No.: 10/743,484

Filing Date: 12/22/2003

Examiner: Hammond, Thomas M. III

Art Unit: 3695

Confirmation 7775

Number:

**AMENDMENT AND REPLY UNDER 37 CFR 1.111**

Mail Stop Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

This communication is responsive to the Non-Final Office Action dated July 22, 2008,  
concerning the above-referenced patent application.

**Amendments to the Claims** are reflected in the listing of claims which begins on page 2  
of this document.

**Remarks/Arguments** begin on page 7 of this document.

Please amend the application as follows: